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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/665,244	09/20/2003	Sheldon Kasower	MIGHT NET- CREDITWATCH	6969
51413	7590	09/07/2007	EXAMINER	
MARC E. HANKIN, ESQ. 11414 THURSTON CIRCLE LOS ANGELES, CA 90049			SHAIKH, MOHAMMAD Z	
			ART UNIT	PAPER NUMBER
			3609	
			MAIL DATE	DELIVERY MODE
			09/07/2007	PAPER

**Please find below and/or attached an Office communication concerning this application or proceeding.**

The time period for reply, if any, is set in the attached communication.

<b>Office Action Summary</b>	Application No. 10/665,244	Applicant(s) KASOWER, SHELDON	
	Examiner Mohammad Z. Shaikh	Art Unit 3609	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

### Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

### Status

- 1) ☐ Responsive to communication(s) filed on \_\_\_\_.
- 2a) ☐ This action is **FINAL**.                      2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

### Disposition of Claims

- 4) ☒ Claim(s) 1-11 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-11 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_ are subject to restriction and/or election requirement.

### Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

### Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All    b) ☐ Some \*    c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
  2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_.
  3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

### Attachment(s)

- |   |  |
|---|--|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)                               | 4) <input type="checkbox"/> Interview Summary (PTO-413)<br>Paper No(s)/Mail Date. ____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)                      | 5) <input type="checkbox"/> Notice of Informal Patent Application                      |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08)<br>Paper No(s)/Mail Date ____ | 6) <input type="checkbox"/> Other: ____  |

**Detailed Action**

**Claim Rejections-35 USC § 102**

1. The following is a quotation of the appropriate paragraphs of 35 U.S.C 102(b) that forms the basis for the rejections made in this Office Action:

*(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of the application for patent in the United States.*

2. Claims 1-2,6-8 are being rejected as being unpatentable over U.S. patent 7,028,052 to Chapman et al, herein referred to as Chapman.

Regarding claim 1, Chapman does disclose a method for on-line monitoring and control of credit information of an individual on a computer (Abstract, lines 1-6) , the method comprising:

Accessing the credit information by means of a computer system in a computer network (Column 14, lines 47-49).

Providing the information to the individual by means of the computer system in the computer network (Column 14, lines 51-52).

Providing for the individual to request changes in the information (Column 14, lines 54-57).

Informing the individual of the completion of the changes in the information (Column 4, lines 64-67).

Regarding claim 2, Chapman discloses the method as set forth in claim 1 wherein the credit information is at least one credit report (Column 15, lines 54-55) and wherein the step of accessing the credit information by means of a computer system in a computer network includes the step of accessing at least one credit reporting bureau

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and requesting a credit report, such that at least one credit report is requested (Column 15, lines 63-64).

Regarding claim 6, Chapman discloses the method as set forth in claim 1 where in the credit information is at least one credit report and wherein the accessing the credit information by means of a computer system in a computer network includes: the step of accessing credit reporting bureaus on a periodic basis to obtain credit reports; and determining changes in the credit reports (Column 2, lines 38-43).

Regarding claims 7-8, Chapman discloses the method as set forth in claim 6 including the step of creating an alert based on the changes in the credit reports (Column 2, lines 50-53).

### ***Claim Rejections- 35 U.S.C. § 103***

The following is a quotation of of 35 U.S.C 103(a) which forms the basis for all obviousness rejections set forth in this Office Action:

*(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.*

3. Claims 3-4 are being rejected under 35 U.S.C 103(a) as being unpatentable over U.S. patent 7,028,052 to Chapman in further view of U.S. Patent 6,950,807 to Brock.

Regarding claims 3-4 Chapman does not disclose the method as set forth in claim 2 including the additional step of computing the individuals credit score based upon at least one credit report. Brock however does teach the additional step of

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computing the individuals credit score based on at least one credit report (Column 1, lines 51-54). Therefore it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify Chapman's invention to include the additional step of computing the individuals credit score based on at least one credit report.

4. Claims 5&9 are being rejected under 35 U.S.C 103(a) as being unpatentable over U.S patent 7,028,052 to Chapman in further in view of "Credit Check Monitoring Service", December 11, 2000.

As per claim 5&9 , Chapman does not explicitly teach the method as set forth in claim 4 including the step of archiving the credit reports and credit score. However Credit Check Monitoring Service does teach this limitation (lines 21-22). Therefore it would have been obvious to one of ordinary skill in the art to modify Chapman's invention to include a method for archiving the credit reports and credit score.

5. Claim 10 is being rejected under 35 U.S.C 103(a) as being unpatentable over U.S patent 7,028,052 to Chapman in view of "USLEGALFORMS.COM" 2002. As per claim 10, Chapman does not teach the method as set forth in claim 1 including the: the individual reporting an identity theft by means of the computer system in the computer network; providing forms for reporting identity theft to selected organizations. However USLEGALFORMS.COM does teach the individual reporting an identity theft by means of the computer system in the computer network; providing forms for reporting identity theft to selected organizations (Description, lines 1-8). It would have been obvious to one of ordinary skill in the art at the time the invention was made to modify Chapman's

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invention to include a method for an individual reporting an identity theft by means of the computer system in the computer network; providing forms for reporting identity theft to selected organizations.

6. Claim 11 is being rejected under 35 U.S.C 103(a) as being unpatentable over U.S. patent 7,028,052 to Chapman in further view of U.S. patent 7,107,241 to Pinto.

Regarding claim 11, Chapman does not teach the method as set forth in claim 1 comprising the additional steps: computing the expected interest rates the individual should pay for specific types of loans based on the individuals credit score and providing the expected interest rates to the individual by means of the computer system in the computer network. However Pinto does teach the method as set forth in claim 1 comprising the additional steps: computing the expected interest rates the individual should pay for specific types of loans based on the individuals credit score (column 5, lines 66-67; column 6, lines 5-8) and providing the expected interest rates to the individual by means of the computer system in the computer network (column 1, lines 56-59; column13, lines 20-24). It would have been obvious to one of skill in the art at the time of the invention was made to modify Chapman's invention to include the method comprising the additional steps: computing the expected interest rates the individual should pay for specific types of loans based on the individuals credit score; and providing the expected interest rates to the individual by means of the computer system in the computer network.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Mohammad Z. Shaikh whose telephone number is

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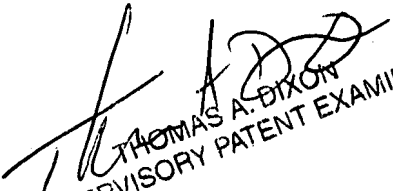
(571)270-03444. The examiner can normally be reached on Monday-Friday (7:30-5); alt Fridays.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Tom Dixon can be reached on 571-272-6803. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

Mohammad Z Shaikh  
Examiner  
Art Unit 3609

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THOMAS A. DIXON  
SUPERVISORY PATENT EXAMINER